

MONTANA STATE BANKS AND TRUST COMPANIES

MONTANA BUILDING AND LOAN ASSOCIATIONS

NATIONAL BANKS

Anaconda.....	Daily Bank & Trust Co. (1)
Baker.....	The Bank of Baker
Bellevue.....	Bellevue State Bank
Big Sandy.....	Big Sandy State Bank
Big Timber.....	Northern Montana State Bank
Billings.....	Citizens Bank & Trust Co. (1)
Bozeman.....	Security Trust & Savings Bank (1)
Butte.....	First National Bank (1)
Bridge.....	Bank of Bridge
Broadus.....	Powder River County Bank (1)
Butte.....	Metals Bank & Trust Co. (1)
Cascade.....	Stockmen's Bank (1)
Chinook.....	First State Bank (1)
Columbia.....	Bank of Columbia Falls
Columbus.....	The Yellowstone Bank (1)
Conrad.....	Farmers' State Bank
Conrad.....	Bank of Conrad
Cut Bank.....	Bank of Glacier County
Deer Lodge.....	Deer Lodge Bank & Trust Co. (1)
Dillon.....	State Bank of Dillon
Fairview.....	Fairview Bank
Farmington.....	Farmington State Bank
Fort Belknap.....	Fort Belknap State Bank
Fort Benton.....	Chouteau County Bank
Froid.....	First State Bank
Frontier.....	Clark's Fork Valley Bank (1)
Glasgow.....	Farmers'-Stockgrowers' Bank (1)
Glenview.....	Exchange State Bank (1)
Great Falls.....	Montana Bank & Trust Co. (1)
Hamilton.....	Citizens' State Bank
Hardin.....	Ravalli County Bank (1)
Harlowton.....	Bank of Harlowton
Havre.....	Citizens' State Bank (1)
Havre.....	Citizens' Bank of Montana (1)
Havre.....	Hill County State Bank of Havre (1)
Helena.....	Union Bank & Trust Co. (1)
Laurel.....	The Yellowstone Bank (1)
Libby.....	Northwestern Bank of Lewistown
Libby.....	First State Bank (1)
Malta.....	First State Bank (1)
Manhattan.....	Manhattan State Bank
Marquette.....	Stockmen's Bank of Martinsdale
Missoula.....	Missoula City Bank (1)
Philipsburg.....	Flint Creek Valley Bank (1)
Plentywood.....	Security State Bank
Poplar.....	Poplar State Bank
Poplar.....	Traders' State Bank (1)
Red Lodge.....	Meyer & Chapman State Bank
Richmond.....	Richmond State Bank (1)
Ronan.....	Ronan State Bank (1)
Roundup.....	Miners' & Merchants' Bank
St. Ignace.....	Lake County Bank
Scooby.....	Citizens' State Bank
Shelby.....	First State Bank
Sheridan.....	Bank of Sheridan
Somers.....	State Bank of Somers
Stanford.....	Basin State Bank
Stevensville.....	First State Bank
Terry.....	State Bank of Terry (1)
Thompson Falls.....	First State Bank (1)
Townsend.....	State Bank of Townsend (1)
Victor.....	Farmers' State Bank (1)
Whitehall.....	Whitehall State Bank
Wolf Point.....	Wolf Point State Bank
Worden.....	Farmers State Bank (1)
Yreka.....	Little Horn State Bank

Members Federal Reserve Bank

Baker.....	Banker National Bank
Billings.....	Montana National Bank
Bozeman.....	Midland National Bank
Butte.....	Commercial National Bank
Butte.....	First National Bank
Butte.....	Miners' National Bank
Chinook.....	Farmers' National Bank
Circle.....	First National Bank
Dillon.....	First National Bank
Elkalaka.....	First National Bank
Fairfield.....	First National Bank
Geraldine.....	First National Bank
Glasgow.....	First National Bank
Glenview.....	First National Bank
Glenview.....	Merchants' National Bank
Great Falls.....	First National Bank
Great Falls.....	Great Falls National Bank
Harlowton.....	Continental National Bank
Helena.....	First National Bank
Helena.....	First National Bank & Trust Co.
Hinsdale.....	First National Bank
Hysham.....	First National Bank
Judith Gap.....	First National Bank
Kalispell.....	Conrad National Bank
Kalispell.....	First National Bank
Lewistown.....	National Bank of Lewistown
Livingston.....	National Park Bank
Miles City.....	First National Bank
Missoula.....	First National Bank
Missoula.....	Western Montana National Bank
Plains.....	First National Bank
Red Lodge.....	United States National Bank
Reserve.....	First National Bank
Sidney.....	Richland National Bank
Sidney.....	Sidney National Bank
Twin Bridges.....	First National Bank
Whitefish.....	First National Bank
Whitefish.....	First National Bank
White Sulph. Sprngs.....	First National Bank
Wibaux.....	First National Bank

W. A. BROWN.....Supt. of Banks
S. L. KLEVE.....Chief Examiner
E. R. KAHLA.....Examiner
E. H. E. HELGESON.....Examiner
ALICE SEARLE.....Secretary

June 30, 1945



No. 152

Abstract of Reports of the
Condition of

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

Aggregate Resources and Liabilities of 70 State Banks of Montana, June 30, 1945, and Compared with Reports of State Banks on June 30, 1944, and June 30, 1943

RESOURCES:	June 30, 1945	June 30, 1944	June 30, 1943
Loans and Discounts	\$ 23,521,672.24	\$ 21,016,739.69	\$ 27,070,440.87
Overdrafts	32,062.70	25,558.55	22,418.44
U. S. Govt. Bonds	123,926,503.17	91,112,917.55	52,081,668.53
Other Public Bonds	2,673,629.71	2,851,308.20	3,371,681.08
Bonds, Warrants, etc.	1,366,735.28	1,333,021.72	1,338,746.78
Stock Federal Reserve Bank	160,100.00	129,107.00	127,250.00
Cash and Due from Banks	56,804,820.04	50,566,477.79	41,195,471.00
Banking House	560,566.69	649,397.59	699,367.22
Furniture and Fixtures	88,794.59	98,904.54	97,591.12
Other Real Estate	19,493.65	23,127.14	61,403.02
Other Assets	357,450.78	256,128.60	188,215.64
	\$209,511,828.85	\$168,063,288.37	\$126,254,253.70
LIABILITIES:			
Capital: Common	\$ 3,857,000.00	\$ 3,657,000.00	\$ 3,605,200.00
Capital: Preferred	77,900.00	112,900.00	136,700.00
Capital: Debentures	48,000.00	49,000.00	81,000.00
Surplus	3,246,982.94	2,826,275.00	2,598,401.89
Undivided Profits	1,812,996.56	1,532,175.82	1,242,218.92
Reserves	351,673.36	402,917.28	596,290.43
Due to Banks	11,734,664.47	9,816,488.98	7,184,154.92
Demand Deposits	112,741,430.14	91,982,769.11	70,216,372.54
Officers' Checks, etc.	1,536,464.94	1,268,556.49	1,116,344.83
U. S. Government Funds	21,678,871.02	13,183,239.86	7,002,808.80
Other Public Funds	20,011,585.40	19,193,345.49	13,019,831.55
Time Certificates	4,433,561.45	3,967,300.47	3,819,255.29
Savings Deposits	27,782,978.63	19,909,738.86	15,477,851.37
Other Liabilities	197,719.94	161,481.01	157,823.16
	\$209,511,828.85	\$168,063,288.37	\$126,254,253.70

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, June 30, 1945, and Compared with Reports of 16 Building and Loan Associations on June 30, 1944, and June 30, 1943

RESOURCES:	June 30, 1945	June 30, 1944	June 30, 1943
Real Estate Loans	\$ 7,618,997.72	\$ 7,899,141.01	\$ 8,673,991.50
Real Estate Contracts	498,551.98	664,227.59	824,054.15
Real Estate Owned	11,581.99	11,478.53	22,522.57
Office Building, Furniture and Fixtures	195,213.05	204,438.91	215,929.98
Stock Loans	30,213.85	46,383.30	31,621.53
Bonds, Warrants, etc.	6,205,306.26	4,508,427.32	2,263,236.60
Cash and Due from Banks	664,915.91	685,464.79	836,155.73
Stock in Federal Home Loan Bank	142,200.00	132,300.00	107,000.00
Other Assets	2,859.26	4,800.74	6,838.31
	\$ 15,369,840.02	\$ 14,156,662.19	\$ 12,981,350.37
LIABILITIES:			
Installment Stock	\$ 6,950,952.94	\$ 6,118,159.30	\$ 5,322,282.90
Prepaid Stock	1,313,549.17	1,370,752.73	1,233,893.07
Full Paid Stock	5,416,217.00	5,112,365.00	5,048,275.00
Bills Payable	213,675.98	196,930.06	50,302.07
Due Borrowers	91,081.42	69,188.16	156,493.39
Other Liabilities	55,266.38	68,154.57	16,173.16
Reserve Fund	328,193.48	354,502.92	189,057.15
Federal Insurance Reserve	127,460.81	58,062.10	144,014.53
Contingent Profits	11,024.55	9,692.02	16,517.93
Contingent Fund	611,213.24	583,777.11	566,112.72
Net Undivided Profits	251,205.05	215,078.22	236,228.45
	\$ 15,369,840.02	\$ 14,156,662.19	\$ 12,981,350.37

Anaconda.....Daly Bank & Trust Co. (1)
 Baker.....The Bank of Baker
 Belt.....Bellevue State Bank (1)
 Belt.....Belt Valley Bank (1)
 Big Sandy.....Northern Montana State Bank
 Big Timber.....Big Timber State Bank (1)
 Billings.....Billings State Bank (1)
 Billings.....Security Trust & Savings Bank (1)
 Bozeman.....Gallatin Trust & Savings Bank (1)
 Bozeman.....Security Bank & Trust Co. Bank (1)
 Bridger.....Security Bank & Trust Co. Bank (1)
 Broadus.....Powder River County Bank (1)
 Butte.....Metals Bank & Trust Co. (1)
 Cascade.....Stockman's Bank (1)
 Chisago.....First State Bank (1)
 Chouteau.....Citizen's State Bank (1)
 Columbia Falls.....Bank of Columbia Falls
 Columbus.....The Yellowstone Bank (1)
 Conrad.....First State Bank
 Culbertson.....Culbertson State Bank (1)
 Cut Bank.....Bank of Glacier County
 Deer Lodge.....Deer Lodge Bank & Trust Co. (1)
 Denton.....Farmers State Bank (1)
 Dillon.....State Bank & Trust Co.
 Edgemoor.....Edgemoor Bank
 Flaxville.....Daniels County State Bank
 Forsyth.....Forsyth State Bank
 Fort Benton.....Chouteau County Bank
 Froid.....First State Bank
 Frontier.....Clark's Fork Valley Bank (1)
 Glasgow.....Farmers'-Stockgrowers' Bank (1)
 Glendive.....Exchange State Bank (1)
 Great Falls.....Montana Bank & Trust Co. (1)
 Hamilton.....Citizens' State Bank
 Haviland.....Ravalli County Bank (1)
 Helena.....First State Bank (1)
 Helena.....Security State Bank (1)
 Helena.....Citizens' Bank of Montana (1)
 Helena.....Hill County State Bank of Havre (1)
 Helena.....Union Bank & Trust Co. (1)
 Laurel.....The Yellowstone Bank (1)
 Lewistown.....Northwestern Bank of Lewistown
 Libby.....First State Bank (1)
 Malta.....First State Bank (1)
 Manhattan.....Manhattan State Bank
 Martinville.....Stockman's Bank of Martinsdale
 Miles City.....Miles City Bank (1)
 Phillipsburg.....Flint Creek Valley Bank (1)
 Plentywood.....Security State Bank
 Poplar.....Security State Bank
 Poplar.....Traders' State Bank (1)
 Red Lodge.....Meyer & Chapman State Bank
 Red Lodge.....First State Bank (1)
 Red Lodge.....First State Bank (1)
 Roundup.....Farmers' & Merchants' Bank
 Roundup.....Miners' Bank
 St. Ignace.....Lake County Bank
 Shelby.....Shelby State Bank
 Shelby.....First State Bank
 Sunburst.....Sunburst State Bank
 Sheridan.....Bank of Sheridan
 Stanford.....State Bank of Farmers
 Stevensville.....Basin State Bank
 Terry.....First State Bank (1)
 Thompson Falls.....State Bank of Terry (1)
 Townsend.....State Bank of Townsend (1)
 Victor.....Farmers' State Bank (1)
 Whitehall.....Whitehall State Bank
 Wolf Point.....First State Bank
 Worden.....Farmers State Bank (1)
 Yuba.....Little Horn State Bank

(1) Members Federal Reserve Bank

Baker.....Baker National Bank
 Billings.....Montana National Bank
 Billings.....Montana National Bank
 Bozeman.....Commercial National Bank
 Browning.....First National Bank
 Butte.....First National Bank
 Butte.....Miners' National Bank
 Chinook.....Farmers' National Bank
 Circle.....First National Bank
 Dillon.....First National Bank
 Ekalaka.....First National Bank
 Fairfield.....First National Bank
 Glendive.....First National Bank
 Glasgow.....First National Bank
 Glendive.....First National Bank
 Great Falls.....First National Bank
 Great Falls.....Great Falls National Bank
 Harlowton.....Continental National Bank
 Helena.....First National Bank
 Helena.....First National Bank & Trust Co.
 Hingham.....First National Bank
 Judith Gap.....First National Bank
 Kalspell.....Conrad National Bank
 Kalspell.....First National Bank
 Lewistown.....National Bank of Lewistown
 Livingston.....National Park Bank
 Miles City.....First National Bank
 Missoula.....First National Bank
 Missoula.....Western Montana National Bank
 Plains.....First National Bank
 Red Lodge.....United States National Bank
 Reserve.....First National Bank
 Sidney.....Richland National Bank
 Sidney.....Sidney National Bank
 Twin Bridges.....First National Bank
 Whitefish.....First National Bank
 White Sul. Spgs.....First National Bank
 Wibaux.....First National Bank

Big Timber.....Big Timber Building and Loan Association
 Billings.....Billings Building and Loan Association
 Billings.....Security Building and Loan Association
 Bozeman.....Pioneer Building and Loan Association
 Dillon.....Interstate Building and Loan Association
 Glendive.....Glendive Building and Loan Association
 Great Falls.....First National Building and Loan Association
 Great Falls.....Great Falls Building and Loan Association
 Helena.....Mountain States Building and Loan Association
 Helena.....American Building and Loan Association
 Livingston.....Home Building and Loan Association
 Livingston.....Empire Building and Loan Association
 Missoula.....Mutual Building and Loan Association
 Missoula.....Northwest Mutual Building and Loan Association
 Western Montana Building and Loan Association
 Sidney.....Northern Building and Loan Association

MONTANA

Abstract of Reports of the
Condition of

State Banks
and
Trust Companies
and
Building & Loan Associations

December 31, 1945



W. A. BROWN.....Supt. of Banks
 S. L. KLEVE.....Chief Examiner
 E. R. KAHLA.....Examiner
 E. H. E. HELGESON.....Examiner
 J. W. STERLING.....Examiner
 ALICE SEARLE.....Secretary

(1) Members Federal Reserve Bank

Aggregate Resources and Liabilities of 71 State Banks of Montana, December 31, 1945, and Compared with Reports of 70 State Banks on December 31, 1944

RESOURCES:	Dec. 31, 1945	Dec. 31, 1944	Increase+ Decrease—
Loans and Discounts	\$ 23,613,423.14	\$ 24,842,692.06	\$ 1,229,268.92—
Overdrafts	30,359.63	21,882.31	8,477.32+
U. S. Govt. Bonds	149,089,540.80	111,083,387.83	38,006,152.97+
Other Public Bonds	3,047,561.58	2,601,433.83	446,127.75+
Bonds, Warrants, etc.	1,411,513.32	1,344,937.19	66,576.13+
Stock Federal Reserve Bank	162,050.00	139,850.00	22,200.00+
Cash and Due from Banks	72,044,905.22	62,708,175.71	9,336,729.51+
Banking House	463,114.52	600,403.33	137,288.81—
Furniture and Fixtures	100,683.02	82,178.16	18,504.86+
Other Real Estate	9,271.51	19,626.27	10,354.76—
Other Assets	344,325.93	287,256.19	57,069.74+
	\$250,316,748.67	\$203,731,822.88	\$46,584,925.79+

LIABILITIES:	Dec. 31, 1945	Dec. 31, 1944	Increase+ Decrease—
Capital: Common	\$ 4,110,000.00	\$ 3,784,000.00	\$ 326,000.00+
Capital: Preferred	59,900.00	85,900.00	26,000.00—
Capital: Debentures	45,000.00	49,000.00	4,000.00—
Surplus	3,407,317.47	3,020,914.43	386,403.04+
Undivided Profits	1,905,646.43	1,709,703.85	195,942.58+
Reserves	351,279.46	437,170.75	85,891.29—
Due to Banks	15,382,289.76	12,031,574.20	3,350,715.56+
Demand Deposits	143,352,437.76	117,581,435.41	25,771,002.35+
Officers' Checks, etc.	2,250,453.91	1,611,162.60	639,291.31+
U. S. Govt. Funds	21,919,072.98	14,147,925.05	7,771,147.93+
Other Public Funds	20,274,404.38	21,040,758.21	766,353.83—
Time Certificates	4,616,831.97	4,201,996.64	414,835.33+
Savings Deposits	32,431,964.70	23,879,402.93	8,552,561.77+
Other Liabilities	210,149.85	150,878.81	59,271.04+
	\$250,316,748.67	\$203,731,822.88	\$46,584,925.79+

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, December 31, 1945, and Compared with Reports of 16 Building and Loan Associations on December 31, 1944

RESOURCES:	Dec. 31, 1945	Dec. 31, 1944	Increase+ Decrease—
Real Estate Loans	\$ 7,845,812.52	\$ 7,788,629.91	\$ 57,182.61+
Real Estate Contracts	356,941.62	602,767.39	245,825.77—
Real Estate Owned	6,700.21	11,206.32	4,506.11—
Office Building, Furniture and Fixtures	189,378.45	201,016.31	11,637.86—
Stock Loans	26,683.86	29,365.21	2,681.35—
Bonds, Warrants, etc.	6,444,184.90	5,457,663.34	986,521.56+
Cash and Due from Banks	806,102.22	575,859.14	230,243.08+
Stock in Federal Home Loan Bank	143,000.00	143,000.00	
Other Resources	3,725.33	4,873.53	1,148.20—
	\$ 15,822,529.11	\$ 14,814,581.15	\$ 1,007,947.96+

LIABILITIES:	Dec. 31, 1945	Dec. 31, 1944	Increase+ Decrease—
Installment Stock	\$ 7,397,106.16	\$ 6,484,946.49	\$ 912,159.67+
Prepaid Stock	1,383,953.34	1,278,015.78	105,937.56+
Full Paid Stock	5,405,589.00	5,317,182.50	88,406.50+
Bills Payable	73,636.86	325,400.79	251,903.93—
Due Borrowers	87,122.50	78,402.40	8,720.10+
Other Liabilities	100,574.18	62,054.48	38,519.70+
Contingent Fund	630,582.54	594,545.56	36,036.98+
Reserves and Undivided Profits	743,964.53	673,893.15	70,071.38+
	\$ 15,822,529.11	\$ 14,814,581.15	\$ 1,007,947.96+

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MONTANA STATE BANKS AND TRUST COMPANIES

MONTANA BUILDING AND LOAN ASSOCIATIONS

NATIONAL BANKS

Anaconda.....Daily Bank & Trust Co. (1)
Baker.....The Bank of Baker
Bellevue.....Bellevue State Bank
Belt.....Belt Valley Bank (1)
Big Sandy.....Northern Montana State Bank
Big Timber.....Citizens Bank & Trust Co. (1)
Billings.....Big Timber State Bank
Blaine.....Security Trust & Savings Bank (1)
Bozeman.....Gallatin Trust & Savings Bank (1)
Butte.....Bank of Butte
Butte.....First National Bank & Trust Co. (1)
Butte.....Metals Bank & Trust Co. (1)
Cascade.....Stockman's Bank (1)
Cheney.....First State Bank (1)
Choteau.....Citizens State Bank (1)
Columbia Falls.....Bank of Columbia Falls
Columbia.....The Yellowstone Bank (1)
Culbertson.....The Yellowstone Bank (1)
Culbertson.....Culbertson State Bank (1)
Cut Bank.....Bank of Glacier County
Deer Lodge.....Deer Lodge Bank & Trust Co. (1)
Dillon.....Dillon State Bank (1)
Dillon.....Farmers' State Bank (1)
Dillon.....State Bank & Trust Co.
Fairview.....Fairview Bank
Fergus.....Fergus State Bank
Forsyth.....Forsyth State Bank
Fort Benton.....Chevreau County Bank
Froid.....First State Bank
Fromberg.....Clark's Fork Valley Bank (1)
Glasgow.....Farmers'-Stockgrowers' Bank (1)
Glendive.....Exchange State Bank (1)
Great Falls.....Montana Bank & Trust Co. (1)
Hamilton.....Citizens' State Bank
Havre.....Ravalli County Bank (1)
Havre.....Big Horn State Bank
Havre.....Sunburst State Bank
Havre.....Citizens' Bank of Montana (1)
Hill County.....Hill County State Bank of Havre (1)
Helena.....Union Bank & Trust Co. (1)
Laurel.....The Yellowstone Bank (1)
Leavittown.....Northwestern Bank of Leavittown
Libby.....First State Bank (1)
Malta.....First State Bank (1)
Manhattan.....Manhattan State Bank
Martinsdale.....Stockmen's Bank of Martinsdale
Miles City.....Miles City Bank (1)
Phillipsburg.....Flint Creek Valley Bank (1)
Plentywood.....Security State Bank
Polson.....Security State Bank
Poplar.....Traders' State Bank (1)
Red Lodge.....Meyer & Chapman State Bank
Richey.....First State Bank (1)
Roundup.....Roundup State Bank (1)
Roundup.....Miners' & Merchants' Bank
St. Ignace.....Lake County Bank
Shelby.....Shelby State Bank
Shelby.....First State Bank
Sunburst.....Sunburst State Bank
Sheridan.....Bank of Sheridan
Somers.....State Bank of Somers
Stevensville.....First State Bank (1)
Terry.....State Bank of Terry (1)
Terry.....First State Bank (1)
Townsend.....State Bank of Townsend (1)
Victor.....Farmers' State Bank (1)
Whitehall.....Whitehall State Bank
Wolf Point.....First State Bank
Worland.....Farmers State Bank (1)
Wyola.....Little Horn State Bank

Baker.....Baker National Bank
Billings.....Montana National Bank
Billings.....Midland National Bank
Bozeman.....Bozeman National Bank
Butte.....First National Bank
Butte.....First National Bank
Chinook.....Farmers' National Bank
Circle.....First National Bank
Dillon.....First National Bank
Ekalaka.....First National Bank
Fairfield.....First National Bank
Geraldine.....First National Bank
Glasgow.....First National Bank
Glendive.....First National Bank
Great Falls.....First National Bank
Great Falls.....Great Falls National Bank
Harlowton.....Continental National Bank
Helena.....First National Bank & Trust Co.
Hinsdale.....First National Bank
Hysham.....First National Bank
Judith Gap.....First National Bank
Kalispell.....Conrad National Bank
Kalispell.....First National Bank
Lewistown.....National Bank of Lewistown
Livingston.....National Park Bank
Miles City.....First National Bank
Missoula.....First National Bank
Missoula.....Western Montana National Bank
Plains.....First National Bank
Red Lodge.....United States National Bank
Reserve.....First National Bank
Sidney.....Richland National Bank
Sidney.....Sidney National Bank
Twin Bridges.....First National Bank
Whitefish.....First National Bank
White Sul. Spgs.....First National Bank
Wibaux.....First National Bank

Abstract of Reports of the
Condition of

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June 30, 1946



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ALICE SEARLE.....Secretary

Aggregate Resources and Liabilities of 71 State Banks of Montana, June 30, 1946, and Compared with Reports of 71 State Banks on December 31, 1945

RESOURCES:	June 30, 1946	Dec. 31, 1945	Increase + Decrease—
Loans and Discounts	\$ 31,784,612.28	\$ 23,613,423.14	\$ 8,170,189.14+
Overdrafts	47,304.63	30,359.63	16,945.00+
U. S. Govt. Bonds	146,765,435.73	149,089,540.80	2,324,105.07—
Other Public Bonds	3,853,055.56	3,047,561.58	805,493.98+
Bonds, Warrants, etc.	1,705,565.07	1,411,513.32	294,051.75+
Stock Federal Reserve Bank	166,750.00	162,050.00	4,700.00+
Cash and Due from Banks	59,691,879.44	72,044,905.22	12,353,025.78—
Banking House	447,748.59	463,114.52	15,365.93—
Furniture and Fixtures	111,536.72	100,683.02	10,853.70+
Other Real Estate	8,118.00	9,271.51	1,153.51—
Other Assets	401,132.23	344,325.93	56,806.30+
	\$244,982,138.25	\$250,316,748.67	\$ 5,334,610.42—
		Decrease.....	\$ 5,334,610.42

LIABILITIES:	June 30, 1946	Dec. 31, 1945	Increase + Decrease—
Capital: Common	\$ 4,175,000.00	\$ 4,110,000.00	\$ 65,000.00+
Capital: Preferred	44,900.00	59,900.00	15,000.00—
Capital: Debentures	25,000.00	45,000.00	20,000.00—
Surplus	3,504,975.00	3,407,317.47	97,657.53+
Undivided Profits	2,052,423.62	1,905,646.43	146,777.19+
Reserves	421,218.82	351,279.46	69,939.36+
Due to Banks	12,589,606.81	15,382,289.76	2,792,682.95—
Demand Deposits	143,905,217.22	143,352,437.76	553,279.46+
Officers' Checks, etc.	2,779,890.56	2,250,453.91	529,436.65+
U. S. Govt. Funds	13,204,290.44	21,919,072.98	8,714,782.54—
Other Public Funds	21,902,667.42	20,274,404.38	1,628,263.04+
Time Certificates	4,973,676.69	4,616,831.97	356,844.72+
Savings Deposits	35,145,639.88	32,431,964.70	2,713,675.18+
Other Liabilities	257,131.79	210,149.85	46,981.94+
	\$244,982,138.25	\$250,316,748.67	\$ 5,334,610.42—
		Decrease.....	\$ 5,334,610.42

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, June 30, 1946, and Compared with Reports of 16 Building and Loan Associations on December 31, 1945

RESOURCES:	June 30, 1946	Dec. 31, 1945	Increase + Decrease—
Real Estate Loans	\$ 9,306,218.79	\$ 7,845,812.52	\$ 1,460,406.27+
Real Estate Contracts	235,401.61	356,941.62	121,540.01—
Real Estate Owned	6,700.21	6,700.21
Office Building, Furniture and Fixtures	189,903.34	189,378.45	8,475.11—
Stock Loans	34,712.20	26,683.86	8,028.34+
Bonds, Warrants, etc.	6,319,357.70	6,444,184.90	124,827.20—
Cash and Due from Banks	685,939.47	806,102.22	120,162.75—
Stock in Federal Home Loan Bank	142,500.00	143,000.00	500.00—
Other Resources	12,993.34	3,725.33	9,268.01+
	\$ 16,924,726.66	\$ 15,822,529.11	\$ 1,102,197.55+
		Increase.....	\$ 1,102,197.55

LIABILITIES:	June 30, 1946	Dec. 31, 1945	Increase + Decrease—
Installment Stock	\$ 7,869,603.87	\$ 7,397,106.16	\$ 472,497.71+
Prepaid Stock	1,215,243.05	1,383,953.34	168,710.29—
Full Paid Stock	5,650,247.98	5,405,589.00	224,658.98+
Bills Payable	426,003.14	73,636.86	352,366.28+
Due Borrowers	296,473.78	87,122.50	209,351.28+
Other Liabilities	49,755.04	100,574.18	50,819.14—
Contingent Fund	652,497.73	630,582.54	21,915.19+
Reserves and Undivided Profits	784,902.07	743,964.53	40,937.54+
	\$ 16,924,726.66	\$ 15,822,529.11	\$ 1,102,197.55+
		Increase.....	\$ 1,102,197.55



MONTANA STATE BANKS AND TRUST COMPANIES

MONTANA BUILDING AND LOAN ASSOCIATIONS

NATIONAL BANKS

Anaconda.....	Daily Bank & Trust Co. (1)
Baker.....	The Bank of Baker
Bellevue.....	Bellevue Bank
Big Sandy.....	Big Valley Bank (1)
Big Timber.....	Northern Montana State Bank
Billings.....	Billings Bank & Trust Co. (1)
Billings.....	Billings State Bank (1)
Bozeman.....	Bozeman State Bank (1)
Bozeman.....	Gallatin Trust & Savings Bank (1)
Bozeman.....	Security Bank & Trust Co. (1)
Bozeman.....	Bank of Bridger
Bozeman.....	Bank of Butte
Bozeman.....	Metals Bank & Trust Co. (1)
Cascade.....	Stockmen's Bank (1)
Chinook.....	Chinook Bank
Columbia Falls.....	Columbia Falls Bank (1)
Columbia Falls.....	Citizens' State Bank (1)
Columbia Falls.....	Bank of Columbia Falls
Columbia Falls.....	The Yellowstone Bank (1)
Conrad.....	Conrad State Bank
Conrad.....	Conrad State Bank
Cut Bank.....	Bank of Glacier County
Deer Lodge.....	Deer Lodge Bank & Trust Co. (1)
Dillon.....	Dillon State Bank & Trust Co.
Dillon.....	Fairview Bank
Dillon.....	Forty Bank
Dillon.....	Forty State Bank
Dillon.....	Chouteau County Bank
Dillon.....	Ford.....
Dillon.....	First State Bank
Dillon.....	Clark's Fork Valley Bank (1)
Dillon.....	Promberg.....
Dillon.....	Glasgow.....
Dillon.....	Farmers'-Stockgrowers' Bank (1)
Dillon.....	Exchange State Bank (1)
Dillon.....	Great Falls.....
Dillon.....	Montana Bank & Trust Co. (1)
Dillon.....	Hamilton.....
Dillon.....	Citizens' State Bank
Dillon.....	Ravall County Bank (1)
Dillon.....	Big Horn County State Bank
Dillon.....	Big Horn State Bank
Dillon.....	Big Horn State Bank
Dillon.....	Citizens' Bank of Montana (1)
Dillon.....	Helena.....
Dillon.....	Union Bank & Trust Co. (1)
Dillon.....	Laurel.....
Dillon.....	The Yellowstone Bank (1)
Dillon.....	Libby.....
Dillon.....	First State Bank (1)
Dillon.....	Malta.....
Dillon.....	First State Bank (1)
Dillon.....	Marion.....
Dillon.....	Marion State Bank
Dillon.....	Marion State Bank
Dillon.....	Miles City.....
Dillon.....	Stockmen's Bank of Martinsdale
Dillon.....	Miles City Bank (1)
Dillon.....	Phillipsburg.....
Dillon.....	Flint Creek Valley Bank (1)
Dillon.....	Phintwood.....
Dillon.....	Security State Bank
Dillon.....	Poison.....
Dillon.....	Poplar.....
Dillon.....	Traders' State Bank (1)
Dillon.....	Red Lodge.....
Dillon.....	Meyer & Chapman State Bank
Dillon.....	Richy.....
Dillon.....	First State Bank (1)
Dillon.....	Ronan State Bank (1)
Dillon.....	Roundup.....
Dillon.....	Miners' & Merchants' Bank
Dillon.....	St. Ignace.....
Dillon.....	Lake County Bank
Dillon.....	Society.....
Dillon.....	Citizens' State Bank
Dillon.....	Shelby.....
Dillon.....	First State Bank
Dillon.....	Shelby State Bank
Dillon.....	Bank of Sheridan
Dillon.....	Sheridan.....
Dillon.....	State Bank of Somers
Dillon.....	Stanford.....
Dillon.....	Basin State Bank
Dillon.....	Sevensville.....
Dillon.....	First State Bank (1)
Dillon.....	Terry.....
Dillon.....	State Bank of Terry (1)
Dillon.....	Thompson Falls.....
Dillon.....	First State Bank (1)
Dillon.....	Townsend.....
Dillon.....	State Bank of Townsend (1)
Dillon.....	Valley.....
Dillon.....	Farmers' Stockmens (1)
Dillon.....	Victor.....
Dillon.....	Farmers' State Bank (1)
Dillon.....	Whitehall.....
Dillon.....	Whitehall State Bank
Dillon.....	Wolf Point.....
Dillon.....	First State Bank
Dillon.....	Farmers State Bank (1)
Dillon.....	Worden.....
Dillon.....	Yola.....
Dillon.....	Little Horn State Bank

(1) Members Federal Reserve Bank

Baker.....	Baker National Bank
Billings.....	Montana National Bank
Billings.....	Midland National Bank
Bozeman.....	Bozeman National Bank
Bozeman.....	First National Bank
Bozeman.....	Miners' National Bank
Chinook.....	Farmers' National Bank
Circle.....	First National Bank
Dillon.....	First National Bank
Elkalaka.....	First National Bank
Fairfield.....	First National Bank
Gemline.....	First National Bank
Glasgow.....	First National Bank
Glendive.....	First National Bank
Great Falls.....	First National Bank
Great Falls.....	Great Falls National Bank
Harlowton.....	Continental National Bank
Hayden.....	Montana National Bank
Hinsdale.....	First National Bank
Hysham.....	First National Bank
Judith Gap.....	First National Bank
Kallispell.....	Conrad National Bank
Kallispell.....	First National Bank
Lewistown.....	National Bank of Lewistown
Livingston.....	National Park Bank
Miles City.....	First National Bank
Missoula.....	First National Bank
Missoula.....	Western Montana National Bank
Plains.....	First National Bank
Red Lodge.....	United States National Bank
Reserve.....	First National Bank
Sidney.....	Richland National Bank
Sidney.....	Sidney National Bank
Twin Bridges.....	First National Bank
Whitefish.....	First National Bank
White Sul. Sprgs.....	First National Bank
Wilboux.....	First National Bank

Abstracts of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

December 31, 1946



W. A. BROWN.....	Supt. of Banks
S. L. KLEVE.....	Chief Examiner
E. R. KAHLA.....	Examiner
E. H. E. HELGESON.....	Examiner
J. W. STERLING.....	Examiner
ALICE SEARLE.....	Secretary

ABSTRACT NO. 155

Aggregate Resources and Liabilities of 71 State Banks of Montana, December 31, 1946, and Compared with Reports of 71 State Banks on December 31, 1945

RESOURCES:	Dec. 31, 1946	Dec. 31, 1945	Increase + Decrease—
Loans and Discounts	\$ 34,405,032.16	\$ 23,613,423.14	\$ 10,791,609.02+
Overdrafts	36,273.92	30,359.63	5,914.29+
U. S. Govt. Bonds	150,797,407.73	149,089,540.80	1,707,866.93+
Other Govt. Bonds	4,555,501.26	3,047,561.58	1,507,939.68+
Bonds, Warrants, etc.	3,125,097.45	1,411,513.32	1,713,584.13+
Stock Federal Reserve Bank	165,850.00	162,050.00	3,800.00+
Cash and Due from Banks	76,716,785.68	72,044,905.22	4,671,880.46+
Banking House	403,472.58	463,114.52	59,641.94—
Furniture and Fixtures	115,828.06	100,683.02	15,145.04+
Other Real Estate	5,617.00	9,271.51	3,654.51—
Other Assets	322,509.61	344,325.93	21,816.32—
	\$270,649,375.45	\$250,316,748.67	\$ 20,332,626.78+
Increase			\$ 20,332,626.78

LIABILITIES:	Dec. 31, 1946	Dec. 31, 1945	Increase + Decrease—
Capital: Common	\$ 4,125,000.00	\$ 4,110,000.00	\$ 15,000.00+
Capital: Preferred	44,900.00	59,900.00	15,000.00—
Capital: Debentures	25,000.00	45,000.00	20,000.00—
Surplus	3,708,925.00	3,407,317.47	301,607.53+
Undivided Profits	1,989,424.14	1,905,646.43	83,777.71+
Reserves	492,158.95	351,279.46	140,879.49+
Due to Banks	15,176,235.70	15,382,289.76	206,054.06—
Demand Deposits	171,185,534.97	143,352,457.76	27,833,097.21+
Officers' Checks, etc.	2,960,817.98	2,250,453.91	710,364.07+
U. S. Govt. Funds	3,673,127.66	21,919,072.98	18,245,945.32—
Other Public Funds	23,961,278.49	20,274,404.38	3,686,874.11+
Time Certificates	5,059,935.55	4,616,831.97	443,103.58+
Savings Deposits	37,975,265.50	32,431,964.70	5,543,300.80+
Other Liabilities	271,771.51	210,149.85	61,621.66+
	\$270,649,375.45	\$250,316,748.67	\$ 20,332,626.78+
Increase			\$ 20,332,626.78

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, December 31, 1946, and Compared with Reports of 16 Building and Loan Associations on December 31, 1945

RESOURCES:	Dec. 31, 1946	Dec. 31, 1945	Increase + Decrease—
Real Estate Loans	\$ 10,365,178.57	\$ 7,845,812.52	\$ 2,519,366.85+
Real Estate Contracts	206,133.02	356,941.62	150,808.60—
Real Estate Owned	6,700.21	6,700.21
Office Building, Furniture and Fixtures	178,250.01	189,378.45	11,128.44—
Stock Loans	17,507.02	26,683.86	9,176.84—
Bonds, Warrants, etc.	3,923,812.03	6,444,184.90	2,520,372.87—
Cash and Due from Banks	526,830.67	806,102.22	279,271.55—
Stock in Federal Home Loan Bank	100,400.00	143,000.00	42,600.00—
Other Resources	2,399,562.21	3,725.33	2,395,836.88+
	\$ 17,724,373.54	\$ 15,822,529.11	\$ 1,901,844.43+
Increase			\$ 1,901,844.43

LIABILITIES:	Dec. 31, 1946	Dec. 31, 1945	Increase + Decrease—
Installment Stock	\$ 8,276,345.56	\$ 7,397,106.16	\$ 879,239.40+
Prepaid Stock	1,242,879.83	1,383,953.34	141,073.51—
Full Paid Stock	6,066,095.00	5,405,589.00	660,506.00+
Bills Payable	259,261.94	73,656.86	185,625.08+
Due Borrowers	230,372.09	87,122.50	143,249.59+
Other Liabilities	139,138.59	100,574.18	38,564.41+
Contingent Fund	656,211.87	630,582.54	25,629.33+
Reserves and Undivided Profits	854,068.66	743,964.53	110,104.13+
	\$ 17,724,373.54	\$ 15,822,529.11	\$ 1,901,844.43+
Increase			\$ 1,901,844.43

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NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
Bozeman	Midland National Bank
Browning	Commercial Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Elkalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glenview	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
Hardy	Continental National Bank
Harlowton	Montana National Bank
Helena	First National Bank
Holbrook	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glenview	Glenview Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association
	Northwestern Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

MONTANA STATE BANKS AND TRUST COMPANIES

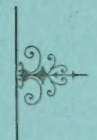
Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Bellevue	Bellevue State Bank
Belt	Belt Valley Bank
Big Sandy	Big Sandy State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Bozeman State Bank & Trust Co. (1)
Brader	Bank of Brader
Brookings	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank (1)
Choteau	Citizens State Bank (1)
Columbia	First National Bank of Falls
Conrad	The Yellowstone Bank (1)
Cuberton	Farmers' State Bank
Cut Bank	Cuberton State Bank (1)
	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Foray	Foray State Bank
Fronton	Fronton State Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers' Stockowners' Bank (1)
Glenview	Exchange State Bank (1)
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
Hardin	Ravall County Bank (1)
Harlem	Big Horn County State Bank
Harlem	Security State Bank (1)
Have	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lobby	First State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Marquette	Marquette State Bank
Miles City	Miles City Bank (1)
Phillipsburg	Flint Creek Valley Bank (1)
Poland	Poland State Bank
Polawood	Security State Bank
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richby	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignace	Lake County Bank
Scooby	Citizens' State Bank
Shelby	First State Bank
Sheridan	Sheridan State Bank
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valley	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Winnifred	Winnifred State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

Abstract of Reports of the
Condition of

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

June 30, 1947



W. A. BROWN.....Supt. of Banks
S. L. KLEVE.....Chief Examiner
E. R. KAHLA.....Examiner
E. H. E. HELGESON.....Examiner
J. W. STERLING.....Examiner
ALICE SEARLE.....Secretary

Aggregate Resources and Liabilities of 71 State Banks of Montana, June 30, 1947, and Compared with Reports of 71 State Banks on June 30, 1946

RESOURCES:	June 30, 1947	June 30, 1946	Increase + Decrease -
Loans and Discounts	\$ 46,593,637.19	\$ 31,784,612.28	\$ 14,809,024.91+
Overdrafts	42,441.93	47,304.63	4,862.70-
U. S. Govt. Bonds	137,945,867.55	146,764,435.73	8,818,568.18-
Other Public Bonds	6,052,978.31	3,853,055.56	2,199,922.75+
Bonds, Warrants, etc.	3,154,360.48	1,705,565.07	1,448,795.41+
Stock Federal Reserve Bank	177,752.00	166,750.00	11,002.00+
Cash and Due from Banks	58,331,766.86	59,691,879.44	1,360,112.58-
Banking House	433,546.98	447,748.59	14,201.61-
Furniture and Fixtures	145,326.54	111,536.72	33,789.82+
Other Real Estate	5,665.18	8,118.00	2,452.82-
Other Assets	346,129.99	401,132.23	55,002.24-
	\$253,229,473.01	\$244,982,138.25	\$ 8,247,334.76+
LIABILITIES:			
Capital: Common	\$ 4,190,000.00	\$ 4,175,000.00	\$ 15,000.00+
Capital: Preferred	44,900.00	44,900.00
Capital: Debentures	25,000.00	25,000.00
Surplus	3,889,675.00	3,504,975.00	384,700.00+
Undivided Profits	2,158,706.68	2,052,423.62	106,283.06+
Reserves	521,396.24	421,218.82	100,177.42+
Due to Banks	10,186,310.38	12,589,606.81	2,403,296.43-
Demand Deposits	159,269,135.66	143,905,717.22	15,363,418.44+
Officers' Checks, etc.	3,197,859.13	2,779,890.56	417,968.57+
U. S. Govt. Funds	2,185,833.47	13,204,290.44	11,018,456.97-
Other Public Funds	22,971,778.38	21,902,667.42	1,069,110.96+
Time Certificates	5,348,171.09	4,973,676.69	374,494.40+
Savings Deposits	38,893,304.76	35,145,639.88	3,747,664.88+
Other Liabilities	347,402.22	257,131.79	90,270.43+
	\$253,229,473.01	\$244,982,138.25	\$ 8,247,334.76+
		Increase.....	\$ 8,247,334.76

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, June 30, 1947, and Compared with Reports of 16 Building and Loan Associations on June 30, 1946

RESOURCES:	June 30, 1947	June 30, 1946	Increase + Decrease -
Real Estate Loans	\$ 11,234,486.91	\$ 9,306,218.79	\$ 1,928,268.12+
Real Estate Contracts	183,108.06	233,401.61	50,293.55-
Real Estate Owned	10,000.00	6,700.21	3,299.79+
Office Building, Furniture and Fixtures	166,468.14	180,903.34	14,435.20-
Stock Loans	22,074.24	34,712.20	12,637.96-
Bonds, Warrants, etc.	3,996,175.30	6,319,357.70	2,323,182.40-
Cash and Due from Banks	680,748.03	685,939.47	5,191.44-
Stock in Federal Home Loan Bank.	154,950.00	142,500.00	12,450.00+
Other Resources	2,122,839.97	12,993.34	2,109,846.63+
	\$ 18,572,850.65	\$ 16,924,726.66	\$ 1,648,123.99+
LIABILITIES:			
Installment Stock	\$ 8,800,237.30	\$ 7,869,603.87	\$ 930,633.43+
Prepaid Stock	1,288,129.14	1,215,243.05	72,886.09+
Full Paid Stock	6,493,012.00	5,630,247.98	862,764.02+
Bills Payable	116,284.29	426,003.14	309,718.85-
Due Borrowers	166,776.84	296,473.78	129,696.94-
Other Liabilities	148,175.10	49,755.04	98,418.06+
Contingent Fund	592,131.35	652,497.73	60,366.38-
Reserves and Undivided Profits	968,106.63	784,902.07	183,204.56+
	\$ 18,572,850.65	\$ 16,924,726.66	\$ 1,648,123.99+
		Increase.....	\$ 1,648,123.99

Aggregate Resources and Liabilities of 73 State Banks of Montana, December 31, 1947, and Compared with Reports of 71 State Banks on December 31, 1946

RESOURCES:	December 31, 1947	December 31, 1946	Increase+
Loans and Discounts	\$ 47,728,974.95	\$ 34,405,032.16	\$ 13,323,942.79+
Overdrafts	47,785.95	36,273.92	11,512.03+
U. S. Govt. Bonds	152,471,452.01	150,797,407.73	1,674,044.28+
Other Public Bonds	7,121,665.06	4,555,501.26	2,566,163.80+
Bonds, Warrants etc.	4,288,776.62	3,123,097.45	1,165,679.17+
Stock Federal Reserve Bank	186,250.00	165,850.00	20,400.00+
Cash and Due from Banks	73,189,398.65	76,716,783.68	3,572,387.03—
Banking House	410,326.75	403,472.58	6,854.17+
Furniture and Fixtures	153,405.18	115,828.06	37,577.12+
Other Real Estate	4,717.00	5,617.00	900.00—
Other Assets	302,553.21	322,509.61	19,956.40—
	\$285,905,305.38	\$270,649,375.45	\$ 15,255,929.93+
LIABILITIES:		Increase	\$ 15,255,929.93
Capital: Common	\$ 4,410,000.00	\$ 4,125,000.00	\$ 285,000.00+
Preferred	44,900.00	44,900.00	
Debentures	25,000.00	25,000.00	
Surplus	4,275,100.00	3,708,925.00	566,175.00+
Undivided Profits	2,308,313.34	1,989,424.14	318,889.20+
Reserves	529,026.22	492,158.95	36,867.27+
Due to Banks	14,395,351.56	15,176,235.70	780,884.14—
Demand Deposits	179,414,627.95	171,185,534.97	8,229,092.98+
Officers' Checks, etc.	2,994,333.79	2,960,817.98	33,515.81+
U. S. Govt. Funds	2,286,391.53	3,673,127.66	1,386,736.13—
Other Public Funds	28,900,379.40	23,961,278.49	4,939,100.91+
Time Certificates	5,271,865.15	5,059,935.55	211,929.60+
Savings Deposits	40,695,293.54	37,975,265.50	2,720,028.04+
Other Liabilities	354,722.90	271,171.51	83,551.39+
	\$285,905,305.38	\$270,649,375.45	\$ 15,255,929.93+
		Increase.	\$ 15,255,929.93

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, December 31, 1947, and Compared with Reports of 16 Building and Loan Associations on December 31, 1946

RESOURCES:	December 31, 1947	December 31, 1946	Increase+
Real Estate Loans	\$ 12,508,488.44	\$ 10,365,178.37	\$ 2,143,310.07+
Real Estate Contracts		206,133.02	50,714.82—
Real Estate Owned	155,418.20	6,700.21	6,700.21—
Office Building, Furniture and Fixtures			
Stock Loans	172,137.66	178,250.01	6,112.35—
Bonds, Warrants, etc.	40,651.12	17,507.02	23,144.10+
Cash and Due from Banks	5,641,419.73	6,055,300.63	413,880.90—
Stock in Federal Home Loan Bank	632,143.64	742,688.85	110,545.21—
Other Resources	166,000.00	150,400.00	15,600.00+
	2,091.85	2,215.43	123.58—
	\$ 19,318,350.64	\$ 17,724,373.54	\$ 1,593,977.10+
LIABILITIES:		Increase.....	\$ 1,593,977.10+
Installment Stock	\$ 9,140,032.94	\$ 8,276,345.56	\$ 863,687.38+
Prepaid Stock	1,770,304.14	1,242,879.83	527,424.31+
Full Paid Stock		6,066,095.00	207,295.00+
Bills Payable		252,232.21	107,029.73—
Due Borrowers	243,808.81	359,261.94	13,456.72+
Other Liabilities	12,160.44	230,372.09	26,978.15—
Contingent Fund	715,287.06	39,138.59	55,075.19+
Reserves and Undivided Profits	911,135.04	656,211.87	57,066.38+
	\$ 19,318,350.64	\$ 17,724,373.54	\$ 1,593,977.10+
		Increase.....	\$ 1,593,977.10+

ABSTRACT NO. 158

Aggregate Resources and Liabilities of 73 State Banks of Montana, June 30, 1948, and Compared with Reports of 71 State Banks on June 30, 1947

RESOURCES:	June 30, 1948	June 30, 1947	Increase+ Decrease—
Loans and Discounts	\$ 59,000,680.00	\$ 46,593,627.19	\$ 12,407,042.81+
Overdrafts	63,280.09	42,441.93	20,838.16+
U. S. Govt. Bonds	133,464,964.78	137,995,867.55	4,480,902.77—
Other Public Bonds	7,519,079.02	6,052,978.31	1,466,100.71+
Bonds, Warrants, etc.	3,912,258.89	3,154,360.48	757,898.41+
Stock, Federal Reserve Bank	194,400.00	177,752.00	16,648.00+
Cash and Due from Banks	59,779,340.16	58,331,766.86	1,447,573.30+
Banking House	401,527.52	433,546.98	32,019.46—
Furniture and Fixtures	187,928.38	145,326.54	42,601.84+
Other Real Estate	9,867.95	5,665.18	4,202.77+
Other Assets	405,907.97	346,129.99	59,777.98+
	\$264,939,234.76	\$253,229,473.01	\$ 11,709,761.75+
		Increase.....	\$ 11,709,761.75+

LIABILITIES:	June 30, 1948	June 30, 1947	Increase+ Decrease—
Capital: Common	\$ 4,470,000.00	\$ 4,190,000.00	\$ 280,000.00+
Capital: Preferred	39,900.00	44,900.00	5,000.00—
Capital: Debentures	25,000.00	25,000.00	—
Surplus	4,288,000.00	3,889,675.00	398,325.00+
Undivided Profits	2,468,719.39	2,158,706.68	310,012.71+
Reserves	405,768.60	521,396.24	115,627.64—
Due to Banks	10,050,419.06	10,186,310.38	135,891.32—
Demand Deposits	159,234,660.56	159,269,135.66	34,475.10—
Officers' Checks, etc.	2,503,448.56	3,197,859.13	694,410.57—
U. S. Govt. Funds	3,489,836.54	2,185,833.47	1,304,003.07+
Other Public Funds	31,857,679.14	22,971,778.38	8,885,900.76+
Time Certificates	6,183,181.29	5,348,171.09	835,010.20+
Savings Deposits	39,464,425.62	38,893,304.76	571,120.86+
Other Liabilities	458,196.00	347,402.22	110,793.78+
	\$264,939,234.76	\$253,229,473.01	\$ 11,709,761.75+
		Increase.....	\$ 11,709,761.75+

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, June 30, 1948, and Compared with Reports of 16 Building and Loan Associations on June 30, 1947

RESOURCES:	June 30, 1948	June 30, 1947	Increase+ Decrease—
Real Estate Loans	\$ 14,182,171.46	\$ 11,234,486.91	\$ 2,947,684.55+
Real Estate Contracts	143,691.98	185,108.06	41,416.08—
Real Estate Owned	—	—	—
Office Building, Furniture and Fixtures	170,452.85	176,468.14	6,015.29—
Stock Loans	75,858.24	22,074.24	53,784.00+
Bonds, Warrants, etc.	5,010,154.94	5,860,163.90	850,008.96—
Cash and Due from Banks	864,429.38	887,057.88	22,628.50—
Stock in Federal Home Loan Bank	213,425.00	204,950.00	8,475.00+
Other Resources	4,015.95	2,541.52	1,474.43+
	\$20,664,199.80	\$ 18,572,850.65	\$ 2,091,349.15+
		Increase.....	\$ 2,091,349.15+

LIABILITIES:	June 30, 1948	June 30, 1947	Increase+ Decrease—
Installment Stock	\$ 9,615,625.83	\$ 8,890,237.30	\$ 815,388.53+
Prepaid Stock	1,335,066.23	1,288,129.14	46,939.09+
Full Paid Stock	7,106,815.00	6,493,012.00	613,803.00+
Bills Payable	406,500.00	116,284.29	290,215.71+
Due Borrowers	444,119.54	166,776.84	277,342.70+
Other Liabilities	46,189.66	148,173.10	101,983.44—
Contingent Fund	733,398.86	592,131.35	141,267.51+
Reserves and Undivided Profits	976,482.68	968,106.63	8,376.05+
	\$20,664,199.80	\$ 18,572,850.65	\$ 2,091,349.15+
		Increase.....	\$ 2,091,349.15+

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Aggregate Resources and Liabilities of 73 State Banks of Montana, December 31, 1948 and Compared with Reports of 73 State Banks on December 31, 1947

RESOURCES:	Dec. 31, 1948	Dec. 31, 1947	Increase+ Decrease—
Loans and Discounts	\$ 78,976,623.93	\$ 47,728,974.95	\$ 31,247,648.98+
Overdrafts	56,164.03	47,785.95	8,378.08+
U. S. Govt. Bonds	132,474,017.67	152,471,452.01	19,997,434.34+
Other Public Bonds	7,446,488.19	7,121,665.06	324,823.13+
Bonds, Warrants, etc.	4,506,550.39	4,288,776.62	217,773.77+
Stock Federal Reserve Bank	194,600.00	186,250.00	8,350.00+
Cash and Due from Banks	74,260,412.87	73,189,398.65	1,071,014.22+
Banking House	411,298.16	410,326.75	971.41+
Furniture and Fixtures	203,911.94	153,405.18	50,506.76+
Other Real Estate	4,016.00	4,717.00	701.00—
Other Assets	377,514.85	302,553.21	74,961.64+
	\$298,911,598.03	\$285,905,305.38	\$ 13,006,292.65+
LIABILITIES:		Increase.....	\$ 13,006,292.65+
Capital: Common	\$ 4,670,000.00	\$ 4,410,000.00	\$ 260,000.00+
Capital: Preferred	39,900.00	44,900.00	5,000.00—
Capital: Debentures	25,000.00	25,000.00	
Surplus	4,221,350.00	4,272,100.00	53,750.00—
Undivided Profits	2,886,997.52	2,308,313.34	578,684.18+
Reserves	492,282.82	529,026.22	36,743.40—
Due to Banks	13,522,753.64	14,595,351.56	872,597.92+
Demand Deposits	187,047,231.82	179,414,627.95	7,632,603.87+
Officers' Checks, etc.	2,685,643.37	2,994,333.79	308,690.42—
U. S. Govt. Funds	3,068,004.79	2,286,391.53	781,613.26+
Other Public Funds	33,092,244.29	28,500,379.40	4,191,864.89+
Time Certificates	5,232,818.76	5,271,865.15	39,046.39—
Savings Deposits	41,524,643.02	40,695,293.54	829,349.48+
Other Liabilities	402,728.00	354,722.90	48,005.10+
	\$298,911,598.03	\$285,905,305.38	\$ 13,006,292.65+
		Increase.....	\$ 13,006,292.65+

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, December 31, 1948, and Compared with Reports of 16 Building and Loan Associations on December 31, 1947

RESOURCES:	Dec. 31, 1948	Dec. 31, 1947	Increase+ Decrease—
Real Estate Loans	\$ 15,493,061.26	\$ 12,508,488.44	\$ 2,984,572.82+
Real Estate Contracts	132,977.84	155,418.20	22,440.36—
Real Estate Owned (none)			
Office Building, Furniture and Fixtures	161,857.23	172,137.66	10,280.43—
Stock Loans	50,788.82	40,651.12	10,137.70+
Bonds, Warrants, etc.	4,613,317.44	5,641,419.73	1,028,102.29—
Cash and Due from Banks	1,128,796.48	632,143.64	496,652.84+
Stock in Federal Home Loan Bank	175,300.00	166,000.00	9,300.00+
Other Resources	2,683.95	2,091.85	592.10+
	\$ 21,758,783.02	\$ 19,318,350.64	\$ 2,440,432.38+
LIABILITIES:		Increase.....	\$ 2,440,432.38+
Installment Stock	\$ 10,374,012.56	\$ 9,140,032.94	\$ 1,233,979.62+
Prepaid Stock	1,415,455.60	1,770,304.14	354,848.54—
Paid Paid Stock	7,472,840.00	6,273,390.00	1,199,450.00+
Bills Payable	402,000.12	252,232.21	149,767.91+
Due Borrowers	269,653.55	243,808.81	25,844.74+
Other Liabilities	35,652.10	12,160.44	23,491.66+
Contingent Fund	636,353.82	715,287.06	78,933.24—
Reserves and Undivided Profits	1,152,833.27	911,135.04	241,698.23+
	\$ 21,758,783.02	\$ 19,318,350.64	\$ 2,440,432.38+
		Increase.....	\$ 2,440,432.38+

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No. 160

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

June 30, 1949



W. A. BROWN.....	Supt. of Banks
S. L. KLEVE.....	Chief Examiner
E. R. KAHLA.....	Examiner
E. H. E. HELGESON.....	Examiner
J. W. STERLING.....	Examiner
LICE SEARLE.....	Secretary

THURBER'S MELENA

NATIONAL BANKS

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LICE SEARLE.....	Secretary

THURBER'S MELENA

Aggregate Resources and Liabilities of 72 State Banks of Montana, June 30, 1949, and Compared with Reports of 73 State Banks on June 30, 1948

RESOURCES:	June 30, 1949	June 30, 1948	Increase+ Decrease—
Loans and Discounts	\$ 61,438,321.91	\$ 59,000,680.00	\$ 2,437,641.91+
Overdrafts	87,455.65	63,280.09	24,175.56+
U. S. Govt. Bonds	134,185,993.99	133,464,964.78	721,029.21+
Other Public Bonds	7,516,853.90	7,519,079.02	2,225.12—
Bonds, Warrants, etc.	3,970,141.46	3,912,258.89	57,882.57+
Stock Federal Reserve Bank	199,250.00	194,400.00	4,850.00+
Cash and Due from Banks	67,042,657.65	59,779,340.16	7,263,317.49+
Banking House	471,324.56	401,527.52	69,797.04+
Furniture and Fixtures	245,226.08	187,928.38	57,297.70+
Other Real Estate	7,368.10	9,867.95	2,499.85—
Other Assets	412,011.05	405,907.97	6,103.08+
	\$275,576,604.35	\$264,939,234.76	\$ 10,637,369.59+
		Increase.....	\$ 10,637,369.59+

LIABILITIES:	June 30, 1949	June 30, 1948	Increase+ Decrease—
Capital: Common	\$ 4,795,000.00	\$ 4,470,000.00	\$ 325,000.00+
Capital: Preferred	39,900.00	39,900.00	
Capital: Debentures	25,000.00	25,000.00	
Surplus	4,167,100.00	4,288,000.00	120,900.00—
Undivided Profits	2,960,856.61	2,468,719.39	492,137.22+
Reserves	523,257.30	405,768.60	117,488.70+
Due to Banks	12,107,727.61	10,050,419.06	2,057,308.55+
Demand Deposits	161,955,298.97	159,234,660.56	2,720,638.41+
Officers' Checks, etc.	2,587,628.92	2,503,448.56	84,180.36+
U. S. Govt. Funds	2,648,841.67	3,489,836.54	840,994.87—
Other Public Funds	36,122,555.57	31,857,679.14	4,264,876.43+
Time Certificates	5,198,109.74	6,183,181.29	985,071.55—
Savings Deposits	41,930,924.69	39,464,425.62	2,466,499.07+
Other Liabilities	514,403.27	488,196.00	56,207.27+
	\$275,576,604.35	\$264,939,234.76	\$ 10,637,369.59+
		Increase.....	\$ 10,637,369.59+

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, June 30, 1949, and Compared with Reports of 16 Building and Loan Associations on June 30, 1948

RESOURCES:	June 30, 1949	June 30, 1948	Increase+ Decrease—
Real Estate Loans	\$ 16,731,994.15	\$ 14,182,171.46	\$ 2,549,822.69+
Real Estate Contracts	122,732.04	143,691.98	20,959.94—
Real Estate Owned	12,547.71		12,547.71+
Office Building, Furniture and Fixtures	156,386.28	170,452.85	14,066.57—
Stock Loans	62,404.08	75,858.24	13,454.16—
Bonds, Warrants, etc.	4,818,449.88	5,010,154.94	191,705.06—
Cash and Due from Banks	1,290,929.37	864,429.38	426,499.99+
Stock in Federal Home Loan Bank	222,125.00	213,425.00	8,700.00+
Other Resources	1,549.14	4,015.95	2,466.81—
	\$ 23,419,117.65	\$ 20,664,199.80	\$ 2,754,917.85+
		Increase.....	\$ 2,754,917.85+

LIABILITIES:	June 30, 1949	June 30, 1948	Increase+ Decrease—
Installment Stock	\$ 11,313,736.24	\$ 9,615,625.83	\$ 1,698,110.41+
Prepaid Stock	1,440,746.42	1,335,068.23	105,678.19+
Full Paid Stock	7,960,590.00	7,106,815.00	853,775.00+
Bills Payable	336,966.60	406,500.00	69,533.40—
Due Borrowers	492,316.46	444,119.54	48,196.92+
Other Liabilities	7,928.57	46,189.66	38,261.09—
Contingent Fund	766,311.87	733,398.86	32,913.01+
Reserves and Undivided Profits	1,100,521.49	976,482.68	124,038.81+
	\$ 23,419,117.65	\$ 20,664,199.80	\$ 2,754,917.85+
		Increase.....	\$ 2,754,917.85+

(1) Members Federal Reserve Bank

Aggregate Resources and Liabilities of 72 State Banks of Montana, December 31, 1949, and Compared with Reports of 73 State Banks on December 31, 1948

RESOURCES:	Dec. 31, 1949	Dec. 31, 1948	Increase+ Decrease—
Loans and Discounts	\$ 62,272,987.35	\$ 78,976,623.93	\$ 16,703,636.58—
Overdrafts	44,798.24	56,164.03	11,365.79—
U. S. Govt. Bonds	151,764,909.74	132,474,017.67	19,290,892.07+
Other Public Bonds	8,527,817.29	7,446,488.19	1,081,329.10+
Bonds, Warrants, etc.	5,811,053.54	4,506,550.39	1,304,503.15+
Stock, Federal Reserve Bank	211,000.00	194,600.00	16,400.00+
Cash and Due from Banks	72,062,271.76	74,260,412.87	2,198,141.11—
Banking House	472,149.20	411,298.16	60,851.04+
Furniture and Fixtures	219,663.13	203,911.94	15,751.19+
Other Real Estate	3,516.00	4,016.00	500.00—
Other Assets	468,821.18	377,514.85	91,306.33+
	\$301,858,987.43	\$298,911,598.03	\$ 2,947,389.40+
	Increase.....		\$ 2,947,389.40+

LIABILITIES:	Dec. 31, 1949	Dec. 31, 1948	Increase+ Decrease—
Capital: Common	\$ 4,800,000.00	\$ 4,670,000.00	\$ 130,000.00+
Capital: Preferred	34,900.00	39,900.00	5,000.00—
Capital: Debentures	25,000.00	25,000.00
Surplus	4,310,601.00	4,221,350.00	89,250.00+
Undivided Profits	3,235,398.67	2,886,997.52	348,401.15+
Reserves	634,292.57	492,282.82	142,009.75+
Due to Banks	16,833,812.59	13,522,753.64	3,311,058.95+
Demand Deposits	177,505,552.82	187,047,231.82	9,541,679.00—
Officers' Checks, etc.	2,614,099.16	2,685,643.37	71,544.21—
U. S. Government Funds	2,087,086.24	3,068,004.79	80,018.55—
Other Public Funds	40,275,835.69	33,092,244.29	7,183,591.40+
Time Certificates	5,123,168.38	5,232,818.76	109,650.48—
Savings Deposits	42,941,082.14	41,524,643.02	1,417,039.12+
Other Liabilities	536,659.27	402,728.00	133,931.27+
	\$301,858,987.43	\$298,911,598.03	\$ 2,947,389.40+
	Increase.....		\$ 2,947,389.40+

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, December 31, 1949, and Compared with Reports of 16 Building and Loan Associations on December 31, 1948

RESOURCES:	Dec. 31, 1949	Dec. 31, 1948	Increase+ Decrease—
Real Estate Loans	\$ 17,857,706.16	\$ 15,493,061.26	\$ 2,364,644.90+
Real Estate Contracts	100,037.80	32,940.04	67,097.76+
Real Estate Owned	15,328.84	13,977.84	1,351.00+
Office Building, Furniture and Fixtures	159,868.85	161,857.23	1,988.38—
Stock Loans	45,048.69	50,788.82	5,740.13—
Bonds, Warrants, etc.	4,791,310.56	4,613,317.44	177,993.12+
Cash and Due from Banks	1,227,005.35	1,128,796.48	98,208.87+
Stock in Federal Home Loan Bank	230,075.00	175,300.00	54,775.00+
Other Resources	17,829.85	2,683.95	15,145.90+
	\$ 24,444,211.10	\$ 21,758,783.02	\$ 2,685,428.08+
	Increase.....		\$ 2,685,428.08+

LIABILITIES:	Dec. 31, 1949	Dec. 31, 1948	Increase+ Decrease—
Installment Stock	\$ 12,175,807.84	\$ 10,374,012.56	\$ 1,801,795.28+
Prepaid Stock	1,415,076.68	1,415,455.60	35,615.08+
Fund Paid Stock	8,098,390.00	7,472,840.00	625,550.00+
Bills Payable	342,599.81	402,000.12	59,400.31—
Due Borrowers	399,960.83	269,653.55	130,307.28+
Other Liabilities	43,434.35	35,652.10	7,782.25+
Contingent Fund	670,333.16	636,335.82	33,997.34+
Reserves and Undivided Profits	1,262,614.43	1,152,833.27	109,781.16+
	\$ 24,444,211.10	\$ 21,758,783.02	\$ 2,685,428.08+
	Increase.....		\$ 2,685,428.08+

Aggregate Resources and Liabilities of 72 State Banks of Montana, June 30, 1950, and Compared with Reports of 72 State Banks on June 30, 1949

RESOURCES:	June 30, 1950	June 30, 1949	Increase+
Loans and Discounts	\$ 65,367,273.53	\$ 61,438,321.91	\$ 3,928,951.62+
Overdrafts	83,246.47	87,455.65	4,209.18-
U. S. Govt. Bonds	135,038,419.83	134,188,993.99	852,425.84+
Other Public Bonds	8,878,216.89	7,516,853.90	1,361,362.99+
Bonds, Warrants, etc.	4,961,362.95	3,970,141.46	991,221.49+
Stock Federal Reserve Bank	239,925.00	199,250.00	40,675.00+
Cash and Due from Banks	60,239,962.97	67,042,657.65	6,802,694.68-
Banking House	480,452.57	471,324.56	9,128.01+
Furniture and Fixtures	240,574.08	245,226.08	4,652.00-
Other Real Estate	3,646.00	7,368.10	3,722.10-
Other Assets	446,561.33	412,011.05	34,550.28+
	\$275,979,641.62	\$275,576,604.35	\$ 403,037.27+
LIABILITIES:			
Capital: Common	\$ 4,875,000.00	\$ 4,795,000.00	\$ 80,000.00+
Capital: Preferred	34,900.00	39,900.00	5,000.00-
Capital: Debentures	25,000.00	25,000.00	
Surplus	4,603,850.00	4,167,100.00	436,750.00+
Undivided Profits	3,132,179.32	2,960,856.61	171,322.71+
Reserves	579,304.58	523,257.30	56,047.28+
Due to Banks	11,247,074.89	12,107,727.61	860,652.72-
Demand Deposits	161,286,625.99	161,955,298.97	668,672.98-
Officers' Checks, etc.	3,217,582.80	2,587,628.92	629,953.88+
U. S. Govt. Funds	13,452,925.53	2,648,841.67	10,804,083.86+
Other Public Funds	24,975,577.82	36,122,555.57	11,146,977.75-
Time Certificates	5,039,249.96	5,198,109.74	158,859.78-
Savings Deposits	42,853,326.99	41,930,924.69	922,402.30+
Other Liabilities	657,043.74	514,403.27	142,640.47+
	\$275,979,641.62	\$275,576,604.35	\$ 403,037.27+
Increase.....			\$ 403,037.27+

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, June 30, 1950, and Compared with Reports of 16 Building and Loan Associations on June 30, 1949

RESOURCES:	June 30, 1950	June 30, 1949	Increase+
Real Estate Loans	\$ 20,368,006.86	\$ 16,731,994.15	\$ 3,636,012.71+
Real Estate Contracts	86,808.60	122,732.04	35,923.44-
Real Estate Owned	11,745.42	12,547.71	802.29-
Office Building, Furniture and Fixtures	178,641.18	156,386.28	22,254.90+
Stock Loans	76,832.28	62,404.08	14,428.20+
Bonds, Warrants, etc.	4,550,311.36	4,818,449.88	268,138.52-
Cash and Due from Banks	1,159,746.69	1,290,929.37	131,182.68-
Stock in Federal Home Loan Bank	288,900.00	222,125.00	66,775.00+
Other Resources	18,525.23	1,549.14	16,976.09+
	\$ 26,739,517.62	\$ 23,419,117.65	\$ 3,320,399.97+
LIABILITIES:			
Installment Stock	\$ 13,197,996.61	\$ 11,313,736.24	\$ 1,884,260.37+
Prepaid Stock	1,544,530.04	1,440,746.42	103,783.62+
Full Paid Stock	8,878,740.00	7,960,590.00	918,150.00+
Bills Payable	312,776.39	336,966.60	24,190.21-
Due Borrowers	676,736.04	492,316.46	184,419.58+
Other Liabilities	58,785.73	7,928.57	50,857.16+
Contingent Fund	893,818.40	766,311.87	127,506.53+
Reserves and Undivided Profits	1,176,134.41	1,100,521.49	75,612.92+
	\$ 26,739,517.62	\$ 23,419,117.65	\$ 3,320,399.97+
Increase.....			\$ 3,320,399.97+

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 No. 163
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LIBRARY OF THE CONGREGATION OF MONTANA

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda Daly Bank & Trust Co. (1)
 Baker The Bank of Baker
 Big Sandy Big Sandy State Bank
 Billings Billings State Bank
 Bozeman Northern Montana State Bank
 Bridger Bank of Bridger
 Broadus Powder River County Bank (1)
 Butte Metals Bank & Trust Co. (1)
 Cascade Stockmen's Bank (1)
 Chester Liberty County Bank (1)
 Chinook First State Bank (1)
 Choteau Citizens' State Bank (1)
 Conrad The Yellowstone Bank (1)
 Culbertson Farmers' State Bank
 Cut Bank Culbertson State Bank (1)
 Deer Lodge Bank of Glacier County
 Dillon Farmers State Bank (1)
 Fairview Fairview Bank
 Forsyth Forsyth State Bank
 Fort Benton Fort Benton State Bank (1)
 Frontenac Clark's Fork Valley Bank (1)
 Glasgow Farmers' Stockgrowers' Bank (1)
 Glendive Exchange State Bank (1)
 Great Falls Montana Bank & Trust Co. (1)
 Hamilton Citizens' State Bank
 Hardin Big Horn County Bank (1)
 Harlem Big Horn County State Bank
 Havre Security State Bank (1)
 Helena Citizens' Bank of Montana (1)
 Union Bank & Trust Co. (1)
 The Yellowstone Bank (1)
 Northwestern Bank of Lewistown
 Livingston Lewistown State Bank (1)
 Malta Montana State Bank (1)
 Miles City Miles City Bank (1)
 Phillipsburg Flint Creek Valley Bank (1)
 Ponsler Security State Bank (1)
 Poplar Traders' State Bank (1)
 Red Lodge Meyer & Chapman State Bank
 Riches First State Bank (1)
 Ronan Roman State Bank (1)
 Roundup Miners' & Merchants' Bank
 St. Ignatius Lake County Bank (1)
 Scooby Citizens' State Bank
 Shelby First State Bank
 Sheridan Boone County State Bank
 Somers State Bank of Somers
 Stanford Basin State Bank
 Stevensville First State Bank (1)
 Terry State Bank of Terry (1)
 Thompson Falls First State Bank (1)
 Townsend State Bank of Townsend (1)
 Valer Farmers Stockmen's (1)
 Victor Farmers' State Bank (1)
 Whitehall Whitehall State Bank
 Worden Farmers State Bank (1)
 Wyoala Little Horn State Bank

NATIONAL BANKS

Baker Baker National Bank
 Billings Midland National Bank
 Bozeman Commercial National Bank
 Browning First National Bank
 Butte Miners' National Bank
 Chinook Farmers' National Bank
 Circle First National Bank
 Dillon First National Bank
 Ekalaka First National Bank
 Fairfield First National Bank
 Glendive First National Bank
 Great Falls First National Bank
 Harlowton Continental National Bank
 Helena Montana National Bank
 Hingham First National Bank
 Judith Gap First National Bank
 Kallispell Conrad National Bank
 Lewistown First National Bank
 Livingston National Park Bank
 Miles City First National Bank
 Missoula Western Montana National Bank
 Plains First National Bank
 Red Lodge United States National Bank
 Reserve First National Bank
 Sidney Richland National Bank
 Twin Bridges First National Bank
 Whitefish First National Bank
 White Sul. Sprgs. First National Bank
 Wibaux White Sul. Sprgs.

State Banks
 and
 Trust Companies
 and
 Building & Loan Associations

December 30, 1950

MONTANA STATE LIBRARY
 930 East Lyndale Avenue
 Helena, Montana 59601

W. A. BROWN.....Supt. of Banks
 E. R. KAHLA.....Examiner
 E. H. E. HELGESON.....Examiner
 J. W. STERLING.....Examiner
 ALICE SEARLE.....Secretary

(1) Members Federal Reserve Bank

Aggregate Resources and Liabilities of 71 State Banks of Montana, December 30, 1950, and Compared with Reports of 72 State Banks on December 31, 1949

	Dec. 31, 1950	Dec. 31, 1949	Increase+ Decrease—
RESOURCES:			
Loans and Discounts	\$ 77,204,094.23	\$ 62,272,987.35	\$ 14,931,106.88+
Overdrafts	50,066.57	44,798.24	5,268.33+
U. S. Govt. Bonds	130,594,325.07	151,764,909.74	21,170,584.67—
Other Public Bonds	9,096,759.70	8,527,817.29	568,942.41+
Bonds, Warrants, etc.	6,769,171.37	5,811,053.54	958,117.83+
Stock, Federal Reserve Bank	210,100.00	211,000.00	900.00—
Cash and Due from Banks	75,506,475.74	72,062,271.76	3,444,203.98+
Banking House	497,580.60	472,149.20	25,431.40+
Furniture and Fixtures	235,594.56	219,663.13	15,931.43+
Other Real Estate	2,009.00	3,516.00	1,507.00—
Other Assets	435,344.89	468,821.18	33,276.29—
	\$300,601,721.73	\$301,858,987.43	\$ 1,257,265.70—
LIABILITIES:			
Capital: Common	\$ 4,955,000.00	\$ 4,800,000.00	\$ 155,000.00+
Capital: Preferred	27,000.00	34,900.00	7,900.00—
Capital: Debentures	25,000.00	25,000.00	
Surplus	4,752,500.00	4,310,600.00	441,900.00+
Undivided Profits	3,523,424.82	3,235,398.67	288,026.15+
Reserves	655,650.58	634,292.57	21,358.01+
Due to Banks	16,136,469.80	16,833,812.59	697,342.79—
Demand Deposits	189,510,985.90	177,505,552.82	12,005,433.08+
Officers' Checks, etc.	2,920,193.13	2,614,099.16	306,093.97+
U. S. Govt. Funds	4,738,601.72	2,987,986.24	1,750,615.48+
Other Public Funds	24,938,553.24	40,275,835.69	15,337,282.45—
Time Certificates	4,741,103.58	5,123,168.28	382,064.70—
Savings Deposits	42,942,524.02	42,941,682.14	841.88+
Other Liabilities	734,714.94	536,659.27	198,055.67+
	\$300,601,721.73	\$301,858,987.43	\$ 1,257,265.70—
		Decrease.....	\$ 1,257,265.70—
			Decrease.....\$ 1,257,265.70—

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, December 30, 1950, and Compared with Reports of 16 Building and Loan Associations on December 31, 1949

	Dec. 31, 1950	Dec. 31, 1949	Increase+ Decrease—
RESOURCES:			
Real Estate Loans	\$ 22,163,367.55	\$ 17,857,706.16	\$ 4,305,661.39+
Real Estate Contracts	70,997.19	100,037.80	29,040.61—
Real Estate Owned	23,520.94	15,328.84	8,192.10+
Office Building, Furniture and Fixtures	250,330.81	159,868.85	90,461.96+
Stock Loans	69,012.26	45,048.69	23,963.57+
Bonds, Warrants, etc.	4,082,923.39	4,791,310.56	708,387.17—
Cash and Due from Banks	1,221,809.21	1,227,005.35	5,196.14—
Stock in Federal Home Loan Bank	156,900.00	230,075.00	73,175.00—
Other Resources	23,736.97	17,829.85	5,907.12+
	\$ 28,062,598.32	\$ 24,444,211.10	\$ 3,618,387.22+
LIABILITIES:			
Instalment Stock	\$13,881,734.95	\$ 12,175,807.84	\$ 1,705,927.11+
Prepaid Stock	1,514,427.08	1,451,070.68	63,356.40+
Fuel Paid Stock	9,062,215.00	8,098,390.00	963,825.00+
Bills Payable	725,248.20	342,599.81	382,648.39+
Due Borrowers	648,717.85	399,960.83	248,757.02+
Other Liabilities	26,782.25	43,434.35	16,652.10—
Contingent Fund	798,221.51	670,333.16	127,888.35+
Reserves and Undivided Profits	1,405,251.48	1,262,614.43	142,637.05+
	\$ 28,062,598.32	\$ 24,444,211.10	\$ 3,618,387.22+
		Increase.....	\$ 3,618,387.22+
			Increase.....\$ 3,618,387.22+